

State Fire Marshal's Office Inspection Program for Factory-Built Homes

The Mississippi Manufactured Housing Association estimates that as many as 520,000, or 25 percent of our state's residents (using 1990 Census figures) live in a factory-built home. However, few Mississippians realize that the State Fire Marshal's Office, a division of the Mississippi Insurance Department, oversees this rapidly growing segment of the housing marketplace.



Regulatory oversight of the factory-built housing industry was first assigned to the State Fire Marshal's Office in 1970 with the passage of the Factory-Built homes Law, which outlined the construction practices of what were then called "mobile" or "relocatable" homes. Then in 1974, based on a nationwide rash of serious defects, the federal Factory-Built Homes Construction Safety Standards Act was passed. Mississippi in turn adopted this legislation two years later as its set of construction standards for factory-built homes. The law is enforced by the State Fire Marshal's Office under contract to the U.S. Department of Housing and Urban Development

During the 2008 Regular Legislative Session, House Bill 1435 was passed. This bill provided the State Fire Marshal's Office with the ability to implement an inspection program of factory-built homes installed after July 1, 2009. This bill applies to all factory-built and mobile homes as defined by Mississippi Code of 1972 §Ann. 75-49-1 (revised 2008).

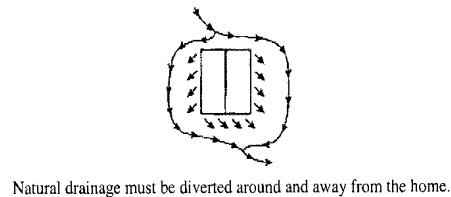
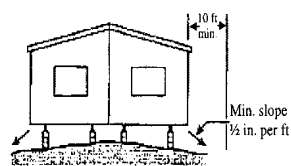
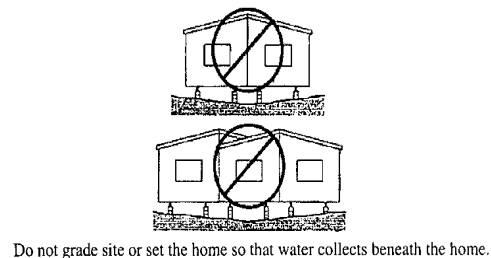
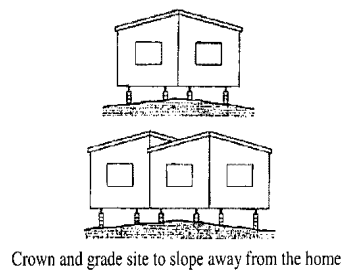
It states that all factory-built or mobile homes, installed after July 1, 2009, are subject to inspection by the State Fire Marshal's office prior to occupancy by the homeowner. These inspections are performed by inspectors, assigned by the State Fire Marshal, to verify that the home meets the minimum installation standards of Mississippi, as set forth in Rules and Regulations for the Uniform Standards Code for Factory Built Homes Law Regulation MH-5 (amended).

In addition to the inspection service, the State Fire Marshal's Office is also tasked with conducting annual training classes on the federal and state regulations that govern the installations of new and used factory-built homes. All manufacturers, dealers, and installers/transporters of factory-built homes in Mississippi are required by law to have this training for certification and to obtain licensing to operate in the state.

The standard procedures of the State Fire Marshal's factory-built home inspection program include but are not limited to the following:

- *A licensed retailer/developer is required to submit a Certificate of Inspection Form to inform the State Fire Marshal's office that a factory-built home is scheduled to be installed at a given location.

- *Prior to the placement of the factory-built home on the property location, each site is required to have a finished grade that will provide for proper drainage of water away from the home and to prevent any water build-up under the structure as indicated in the following diagrams.



It is ultimately the responsibility of the dealer and/or installer to ensure that the site preparation has been properly completed and is in compliance with Regulation MH-5 before the home is installed. Although the State Fire Marshal's office cannot regulate where on the property the factory-built home can be placed, it will enforce the requirement for proper site preparation as set forth in Regulation MH-5 before the installation and set-up of the home can be initiated.

- *Within 72 hrs of the completion of the home installation, the licensed installer must submit to the State Fire Marshal's office a Certificate of Inspection Form and a Property Locator checklist stating that the factory-built home will be installed in accordance with the manufacturer's specifications, if a new home, or, if a used home, that it will be in compliance with Regulation MH-5 and will be ready for inspection.

- *Upon receipt of all the necessary forms described above, an invoice for the inspection fee of \$160.00 is then sent to the installer. At this point the inspector will then schedule the inspection to be completed in a timely manner, usually within three to five business days.

- *During the inspection process all items on the checklist (see attached) are observed to determine if they have been properly installed or completed.

*Once the factory-built home has successfully passed the inspection, a color coded sticker will be placed on the home adjacent to the permanently installed HUD identification plate.



* Following the acceptance of the factory-built home installation, the local energy provider will then be contacted by the State Fire Marshal's office for the electrical power connection to the home to be completed. In some jurisdictions the State Fire Marshal's office works with the local building official who ultimately has the authority to withhold electrical power connection until the home passes the inspection.

*If the home installation fails the inspection, the inspector shall submit an affidavit letter to the installer or retailer identifying the problem areas. Once the cited problems have been repaired a signed and notarized affidavit shall then be forwarded by the recipient to the State Fire Marshal's office. The notarized affidavit signifies that repair or replacement of the cited problem areas were completed in accordance with the Rules and Regulations for the Uniform Standards Code for Factory Built Homes Law Section 75-49-1, et seq. Mississippi Code, 1972 as amended.

Some of the most common items on the checklist that have been known to fail the inspection of the manufactured home are as follows:

- *Improper or no site preparation for placement of the factory-built home
- *Improper support pier spacing and location
- *Improper tie-down strap tightness
- *Improper type of anchors as per Regulation MH-5 or missing soil test probe results to verify a match with the proper soil class anchor
- *Transit damage that had not been properly repaired
- *Improper installation as per Wind Zone guidelines
- *Improper installation of proprietary foundation systems

This is a relatively brief summary of the State Fire Marshal's Office inspection program of manufactured homes. It is hoped that the information presented above will inform people about the inspection program, help to improve the quality of the manufactured home installations, expedite the inspection process and provide the owner with a sense of confidence that their health, welfare and safety has been protected. For further information please contact the State Fire Marshal's Office at 601-359-1061 or visit the State Fire Marshal page of the Mississippi Insurance Department (MID) website at www.mid.state.ms.us.

INSPECTION CHECKLIST

The installation of every manufactured home shall be inspected for each of the installation elements included in the checklist below. The checklist must include assurance that each of the following elements complies with the Manufacture's Installation Manual for new homes or with Regulation MH-5 for used homes.

- (1) Transit / pre-occupancy damage.**
- (2) Proper wind zones placement.**
- (3) Soil conditions / Soil classifications and bearing capacity.**
- (4) Site drainage.**
- (5) Ground moisture control (vapor barrier), if required.**
- (6) Pier construction / configuration /spacing.**
- (7) Clearance under homes.**
- (8) Required perimeter supports.**
- (9) Footings.**
- (10) Ground anchor / stabilizer plate installations.**
- (11) Skirting, if present.**
- (12) Crawlspace ventilation.**
- (13) Utility connections.**
- (14) Interconnection of multi-section homes.**
- (15) Bottom board damage / repair.**
- (16) Dryer venting / appliance installation.**
- (17) Whole house ventilation.**
- (18) Proprietary foundation systems installation.**
- (19) Final leveling of manufactured home.**